

CARVER FEDERAL SAVINGS BANK

	CPP Disbursement Date 01/16/2009	Cert 30394	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets		\$639			
Loans		\$401			
Construction & development		\$5			
Closed-end 1-4 family residential		\$123			
Home equity		\$0			
Credit card		\$0			
Other consumer		\$0			
Commercial & Industrial		\$28			
Commercial real estate		\$196			
Unused commitments		\$22			
Securitization outstanding principal		\$0			
Mortgage-backed securities (GSE and private issue)		\$41			
Asset-backed securities		\$0			
Other securities		\$55			
Cash & balances due		\$124			
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)		\$0			
Open-end HELOC originated for sale (quarter)		\$0			
Closed-end mortgage originations sold (quarter)		\$0			
Open-end HELOC originations sold (quarter)		\$0			
Liabilities		\$578			
Deposits		\$491			
Total other borrowings		\$77			
FHLB advances		\$77			
Equity					
Equity capital at quarter end		\$61			
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$1	NA		
Performance Ratios					
Tier 1 leverage ratio		10.5%	--		
Tier 1 risk based capital ratio		17.6%	--		
Total risk based capital ratio		20.2%	--		
Return on equity <sup>1</sup>		0.7%	--		
Return on assets <sup>1</sup>		0.1%	--		
Net interest margin <sup>1</sup>		3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}		37.2%	--		
Loss provision to net charge-offs (qtr)		1547.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>		-0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development		0.0%		0.0%	--
Closed-end 1-4 family residential		7.3%		0.0%	--
Home equity		0.0%		0.0%	--
Credit card		0.0%		0.0%	--
Other consumer		0.7%		-0.6%	--
Commercial & Industrial		4.0%		0.5%	--
Commercial real estate		5.7%		0.0%	--
Total loans		5.6%		0.1%	